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I hereby certify that this document and the documents referred to herein as attached are being transmitted via facsimile to the United States Patent and Trademark Office, Attn: Non Fee Amendment, to facsimile number (703) 872-9306 on the below indicated date of deposit.					
Date of Deposit:	12/23/2003	Name of Person Making the Deposit:	Rhonda Dunn	Signature of the Person Making the Deposit:	<i>Rhonda Dunn</i>

In re Application of: Cook, et al.

Docket No.: INTU0015

Serial No: 09/487,233

Art Unit: 3628

Filed: 1/19/2000

Examiner: Dass, Harish T.

Title: : Consumer-Directed Financial Transfers Using Automated Clearinghouse Networks

DATE: DECEMBER 23, 2003

Re: ISSUE FEE TRANSMITTAL

To: United States Patent and Trademark Office  
Fax: (703) 872-9306

Pages (including coversheet): 33

**Attached to this facsimile coversheet please find the following documents:**

- Amendment in response to Office Action dated September 24, 2003 (7 pages); and
- Amendment to the Claims (25 pages)

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Attn: Examiner Harish T. Dass

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*Rhonda Dunn*  
Rhonda Dunn

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Application of: Cook et al.

Docket No.: INTU0015

Serial No. : 09/487,233

Art Unit: 3628

Filed: 19 January 2000

Examiner: Dass, H.

Title: CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED  
15 CLEARINGHOUSE NETWORKS

December 23, 2003

Assistant Commissioner for Patents

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Mail Stop Non Fee Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

**AMENDMENT**

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Sir:

This Amendment is responsive to the second Office Action, dated 24 September 2003,  
for the above-identified patent application. Amendment to the Claims attached.

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